

I claim:

1. A method of targeting an incentive reward to an individual conducting an activity of interest, wherein the incentive reward is an insurance coverage credit that can be used to purchase an insurance policy or pay premiums on an increment of insurance coverage.
2. The method of claim 1 wherein the incentive reward is an increment of insurance coverage.
3. The method of claim 2 wherein the increment of insurance coverage is selected from the group consisting of: an increment of policy premium or payout; an increment of the term of coverage
4. The method of claim 1 wherein the activity of interest is a visit to take a desired action such as to make a premium payment, purchase a product, visit a particular store, web site, or web page, or a particular click on a web page.
5. The method of claim 4 wherein the activity of interest is a visit to a particular web site.
6. The method of claim 1 wherein the activity of interest is the purchase of a particular product or the purchase of a product on a particular web site.
7. The method of claim 6 wherein the particular product is purchased via the Internet.
8. The method of claim 1 wherein the incentive reward is credited to the individual automatically when the activity of interest takes place.

9. An insurance system comprising:

an item selected from the group consisting of: (1) a credit to purchase insurance or pay premiums on insurance; and (2) insurance

wherein the item is awarded by a first entity, and the insurance is for a second entity, wherein the insurance is against the occurrence of a potential hazard having causative factors;

wherein the first entity awards the item to the second entity in order to induce the second entity to take some action, wherein the action taken has no substantial bearing on reducing the likelihood of occurrence of the causative factors;

and wherein the second entity may or may not have existing insurance.

10. The system of claim 9, wherein the insurance is selected from the group consisting of insurance policies and increments of additional insurance coverage on existing policies.

11. The system of claim 10, wherein the increments of additional coverage are selected from the group consisting of reduction of policy premium payments; increase in term of payment of policy premiums; increase in the term of insurance coverage; increase in types of potential hazards covered by insurance; increase in number of entities covered by insurance; reduction in deductible amounts taken out before policy payouts.

12. The system of claim 9, wherein the first and second entities are chosen from the group consisting of corporeal and intangible entities.

13. The system of claim 10, wherein the second entity is chosen from the group consisting of corporations, partnerships, and individuals.

14. The system of claim 9, wherein the insurance policy is awarded without charge to the second entity.

15. An insurance system comprising awarding of an item to an entity for free, wherein the item is selected from the group consisting of (1) a credit to purchase insurance or pay premiums on insurance; and (2) insurance.

16. An insurance system comprising awarding of an item selected from the group consisting of (1) a credit to purchase an insurance policy; and (2) an insurance policy, wherein the award is made by a first entity to a second entity for reasons selected from the group consisting of: marketing promotions; encouraging the second entity to use an internet site; purchase of a product by the second entity; lease of a tangible or intangible product by the second entity; use of a service by the second entity.

17. A computer-implemented insurance system comprising:

an item selected from the group consisting of: (1) a credit to purchase insurance or pay premiums on insurance; and (2) insurance

wherein the insurance is awarded by a first entity, and the insurance is for a second entity, and is against the occurrence of a potential hazard having causative factors;

wherein the first entity awards the item to the second entity in order to induce the second entity to take some action, wherein the action taken has no substantial bearing on reducing the likelihood of occurrence of the causative factors.

18. A method of inducing an entity to take a certain action comprising awarding to the entity a credit which may be used to requisition insurance against a potential hazard having certain risk factors, wherein the action does not reduce the likelihood of occurrence of the risk factors.

19. The method of claim 18, wherein the requisition is selected from the group consisting of: purchase of a new insurance policy; payment of premiums on an existing policy; and payment of premiums on an additional increment of insurance coverage on an existing policy.

20. A method of promotion to an entity of a thing selected from the group consisting of products and services, wherein when the thing is selected by the entity, also awarded to the entity at no cost to the entity is an item selected from the group consisting of (1) a credit to purchase insurance or pay premiums on insurance; and (2) insurance.

21. The method of claim 20, wherein the action is selected from the group consisting of: make a premium payment; purchase, sell or lease a product or service; visit a particular sales location; access a particular internet site; access a particular location on an internet site.

22. The method of claim 20, wherein the credit is awarded automatically when the action is taken.

23. A method of advertising comprising providing a code redeemable for an item selected from the group consisting of: (1) a credit to purchase insurance or pay premiums on insurance; and (2) insurance.

24. A value card system wherein the use on behalf of the credit card holder of the credit card for the purchase, lease, or license of goods or services results in an insurance credit to the holder of the credit card.